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IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

In re Application of Yuri Galperin, Vladimir Fishman, William A. Eginton and Charles L. Jones, III

Serial No.: Not yet assigned Group Art Unit:

Filed: Herewith Examiner:

For: METHOD AND APPARATUS FOR DETERMINING A PREPAYMENT SCORE FOR AN INDIVIDUAL APPLICANT

Commissioner for Patents
Box Patent Application
Washington, D.C. 20231

Dear Sir:

Enclosed please find the following:

- 1. Specification, abstract and claims (2 independent, 18 dependent, 20 total) (29 pages);
- 2. Drawings (6 figures, 6 sheets); and
- 3. Certificate of Express mailing.

The applicant is a small entity according to 37CFR §1.27(c), and is thus entitled to pay reduced fees. Two copies of this letter are enclosed.

Respectfully submitted,

Christopher B. Kilner

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CERTIFICATE OF EXPRESS MAILING

Express Mail Mailing Label Number EL884136293US

Date of Deposit: August 30, 2001

I hereby certify that the patent application of Yuri Galperin, Vladimir Fishman, William A. Eginton and Charles L. Jones, III for a **METHOD AND APPARATUS FOR DETERMINING A PREPAYMENT SCORE FOR AN INDIVIDUAL APPLICANT** including the specification, abstract, and claims (2 independent, 18 dependent, 20 total) (29 pages); Drawings (6 figures, 6 sheets); are being deposited with the United States Postal Service for "Express Mail" service under 37 C.F.R. ' 1.10 on the date indicated above and are addressed to the Commissioner for Patents, Box Patent Application, Washington, D.C. 20231.



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